

Housing Finance Authority of Miami-Dade County

Single-Family

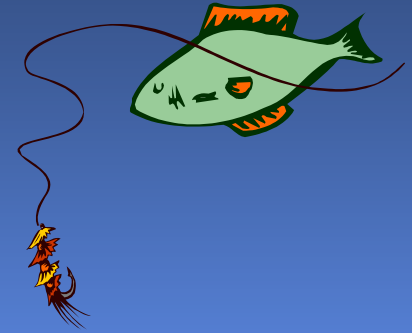
Bond Issues in Tough Market Environments

Patricia Braynon,
Moderator

July 11, 2003 – Key West, Florida



Lender Bait

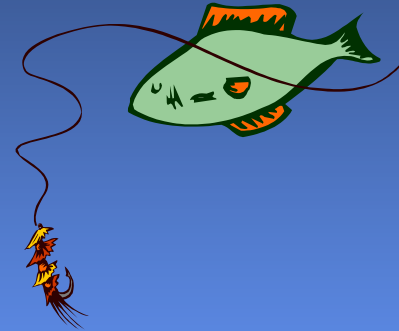


- Loan Products for deep waters
 - Deep Subsidy and a blended rate
 - HOME Second loan program
 - Down payment and closing costs assistance



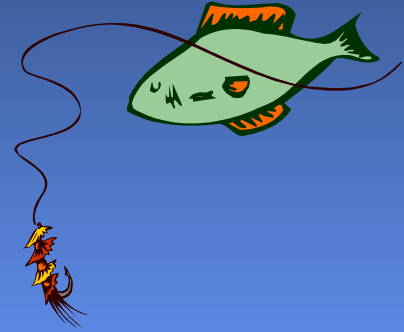
Lender Bait

- Types of Bait
 - Fees
 - Discounts
 - Additional Supplemental Financing



Lender Bait

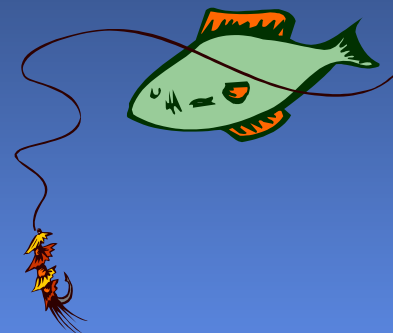
- Interest Rates at low-tide
 - Market Rates
 - Assisted Rates
 - Blended Rates



Lender Bait

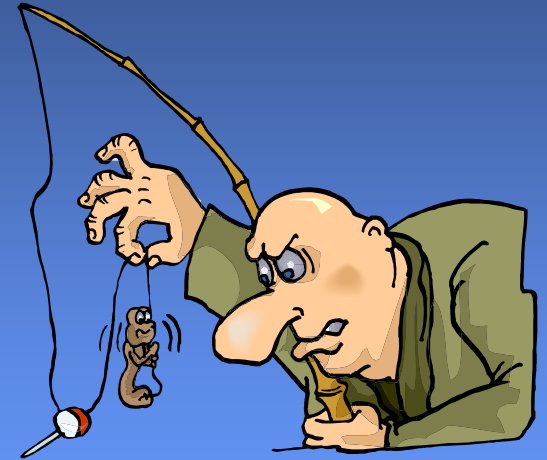
- **Advertising & Promotions**

- Radio
 - English, Spanish, Creole
- Print
 - small community-based
 - The Flyer and South Dade News Leader
- Employee inserts
 - Miami-Dade County
 - Royal Caribbean Cruise Lines
- Education/Industry Partners
 - Club instructors promote the program(s)



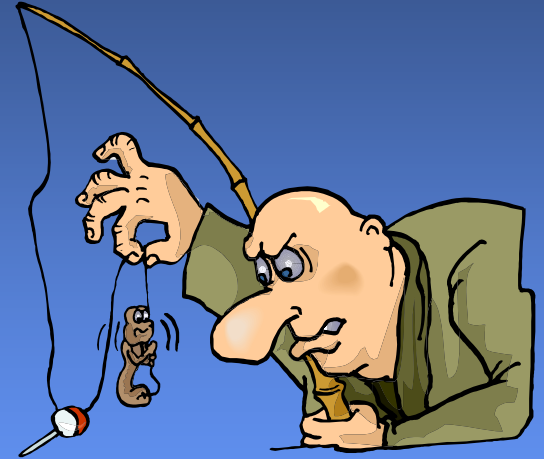
Hooking Borrowers

- Advertising and Promotions
 - Radio
 - Print
 - Homebuyer Clubs
 - Lender referrals
 - Word of Mouth



Hooking Borrowers

- Homebuyer Clubs
 - County Employees
 - Community Clubs
 - Central In-House Clubs
 - Industry Partners



Down Payment Assistance

- How much is enough?
- How many sources?
- Individual Development Accounts!



Maximizing Usage

- Program Facilitators
- Homebuyer Club graduates
- Industry Partners referrals

